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| INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Not for submission under 37 CFR 1.99)</i> | Application Number | 10696743 |
| | Filing Date | 2003-10-27 |
| | First Named Inventor | Cheryl Phillips |
| | Art Unit | 3627 |
| | Examiner Name | Ramsey Refai |
| | Attorney Docket Number | 34250-1102 |

U.S.PATENTS

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| | 1 | 5757571 | | 1998-05-26 | Basham, et al. | |
| | 2 | 7324960 | | 2009-01-29 | Enoki, et al. | |

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| | 1 | 20030187796 | | 2003-10-02 | Swift, et al. | |
| | 2 | 20040044739 | | 2004-03-04 | Ziegler | |

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| | 2 | Federal Reserve System, 12 CFR 205, Regulation E; Docket No. R-1074, 22 pages, 1 January 2002. Downloaded on 18 February 2009 from http://www.federalreserve.gov/boarddocs/press/boardacts/2001/20010313/attachment.pdf . | <input type="checkbox"/> |
| | 3 | HERD, MICHAEL, and SHAW, DEBORAH: NACHA E-check rules:-News, New Release on 13 March 2002 by Michael Herd and Deborah Shaw of NACHA.org, 2 pages, 13 March 2002. Downloaded on 18 February 2009 from http://www.nacha.org/news/news/pressreleases/2002/PRO3I302.htm . | <input type="checkbox"/> |

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